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HDP/SB/21 based on PTO/SB/21 (08-00)

<b>TRANSMITTAL FORM</b>  <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/650,045
	Filing Date	August 29, 2000
	Inventor(s)	William T. GEDDES, Jr. et al.
	Group Art Unit	3625
	Examiner Name	Maria (Marissa) Teresa T. THEIN
Attorney Docket Number		35030-000103P/US

ENCLOSURES (check all that apply)					
<input type="checkbox"/> Fee Transmittal Form  <input type="checkbox"/> Fee Attached  <input checked="" type="checkbox"/> Amendment  <input type="checkbox"/> After Final  <input type="checkbox"/> Affidavits/declaration(s)  <input type="checkbox"/> Extension of Time Request  <input type="checkbox"/> Express Abandonment Request  <input type="checkbox"/> Information Disclosure Statement  <input type="checkbox"/> Certified Copy of Priority Document(s)  <input type="checkbox"/> Response to Missing Parts/Incomplete Application  <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application)  <input type="checkbox"/> Letter to the Official Draftsperson and _____ Sheets of Formal Drawing(s)  <input type="checkbox"/> Licensing-related Papers  <input type="checkbox"/> Petition  <input type="checkbox"/> Petition to Convert to a Provisional Application  <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address  <input type="checkbox"/> Terminal Disclaimer  <input type="checkbox"/> Request for Refund  <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance Communication to Group  <input type="checkbox"/> LETTER SUBMITTING APPEAL BRIEF AND APPEAL BRIEF (w/clean version of pending claims)  <input type="checkbox"/> Appeal Communication to Group (Notice of Appeal, Brief, Reply Brief)  <input type="checkbox"/> Proprietary Information  <input type="checkbox"/> Status Letter  <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):  Copy of PTO-1449 form filed 01/11/02 (1 page)			
<table border="1"><tr><td>Remarks</td><td rowspan="2"><b>MAIL STOP NON-FEE AMENDMENT</b></td></tr><tr><td> </td></tr></table>			Remarks	<b>MAIL STOP NON-FEE AMENDMENT</b>	
Remarks	<b>MAIL STOP NON-FEE AMENDMENT</b>				

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm or Individual name	Harness, Dickey & Pierce, P.L.C.	Attorney Name Donald J. Daley	Reg. No. 34,313
Signature			
Date	April 16, 2004		

<b>RECEIVED</b> APR 21 2004 <b>GROUP 3600</b>
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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): William T. GEDDES, Jr. et al.  
SERIAL NO.: 09/650,045  
FILED: August 29, 2000  
CONF. NO.: 8375  
GROUP: 3625  
EXAMINER: Maria (Marissa) Teresa T. THEIN  
FOR: BUSINESS TRANSACTION SYSTEM AND METHOD  
DOCKET NO.: 35030-000103P/US

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APR 21 2004  
GROUP 3600

AMENDMENT

**MAIL STOP NON-FEE AMENDMENT**

April 16, 2004

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Responsive to the Office Action dated January 30, 2004, the following amendments and remarks are respectfully submitted in connection with the above-referenced application.

**Amendments to the Claims** begin on page 2 of this response.

**Remarks** begin on page 26 of this response.